

Heritage Property and Casualty

Insurance Company

Homeowners Declarations Page

Agent Name: Insurance Exchange of America LLC
Address: 19670 NW 27th Ave
 Miami Gardens, FL 33056

Heritage Property and Casualty Insurance

Company
 2600 McCormick Dr., Ste 300
 Clearwater, FL 33759



If you have any questions regarding this policy
 which your agent is unable to answer, please
 contact us at 1-855-620-9978.

Agent Phone: 8773736073**Agency Code:** H1363

Policy Number: HPH041169 **Insuring Company:** Heritage Property and Casualty Insurance Company

Named Insured: Joan Riley 2600 McCormick Dr., Ste 300

Mailing Address: 761 NW 45TH AVE
 FORT LAUDERDALE, FL 33317 Clearwater, FL 33759

Phone Number: (954) 554-9033

Effective Dates: From: 09/22/2016 12:01 am To: 9/22/2017 12:01 am **Effective date of this transaction:** 9/22/2016 12:01am

Activity: Renewal **Co-Applicant**

Insured Location: 761 Nw 45Th Ave
 Fort Lauderdale, FL 33317
 Broward County

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages & Premiums:	Coverage Section	Limits	Non-Hurricane	Hurricane	Total
	A. Dwelling	*320,289	1702.00	3796.00	5498.00
	B. Other Structures		-74.00	-165.00	-239.00
	C. Personal Property	80,073	-56.00	-89.00	-145.00
	D. Loss of Use	32,029			Included
	E. Personal Liability	100,000			Included
	F. Medical Payments to Others	2,000			Included
	Policy Fee		25.00		25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		2.00		2.00
	* Coverage A Increased due to an Inflation Factor				
	Total of Premium Adjustments:		537.00	1072.00	1609.00

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium:	\$6,750
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Deductible:	All Other Perils: \$2,500	Hurricane Deductible: 2% = \$6,406
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Law and Ordinance:	Law and Ordinance = \$ 80,072
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Special Messages:

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.

07/24/2016

Ernie Garateix
 Authorized Signature

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a

statement or an application containing false, incomplete or misleading information is guilty of a
felony in the third degree.

Forms and Endorsements:	HPC HO-3 09 13 OIR B1 1670 01 06 OIR B1 1655 02 10 HPC SHOJ 02 14 HPC CE 07 12 HPC PRI 07 12 OC HPC HO-3 07 12 HPC DO 07 12	HPC CGCC 07 12 HO 04 96 04 91 HPC OLN 07 12 HPC SLC-R 07 12 HPC 24 07 12 HPC WE 07 12 HPC 23 70 07 12 HPC 19 07 12	HPC 04 12 07 12 HPC HDR 01 13 HPCHO3 PPS 08 13C HPC 09 IDT 12 13
Pay Plan:	Number of Payments: 1	Bill to:	MORTGAGEE
Rating Information:	Program: HT3 Territory: 037	Construction Type:	Masonry Year Constructed: 1968
Scheduled Property:	Description:		

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

In the event of a claim, please call toll free 1-855-415-7120.

We are available 24 hours a day, 7 days a week.

This replaces all previously issued policy declarations, if any. This policy applies only to accidents, occurrences or losses which happen during the policy period shown above. In case of property loss, only that part of loss over stated deductibles applies. If payment is not received on or before the policy effective date, this policy will no longer be in force. This declaration page together with all policy provisions and any other applicable endorsements completes your policy.

A rate adjustment of 0 % is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5 % surcharge to 46 % credit.

A rate adjustment of 0 % credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0 % to 90 %.

On Property Coverage limit increased at renewal due to an inflation factor of 4%, as determined by a national index of construction costs to maintain insurance to the approximate replacement cost of your home.

This policy does not protect you against loss due to flood. Flood insurance is available through the Federal Government. Contact your agent to apply for coverage.

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Base Rate		1140.00	1387.00	2527.00
Territory		-649.00	-352.00	-1001.00
Increase Deductibles (NHR/HUR)		-391.00	-879.00	-1270.00
Ordinance or Law	80072			Included
Loss Assessment Coverage	1000			Included
Limited Fungi, Wet/Dry Rot, Yeast/Bacteria - Sect. 1	10000			Included
Limited Fungi, Wet/Dry Rot, Yeast/Bacteria - Sect. 2	50000			Included
Identity Theft Coverage	25000	25.00		25.00
Age of Dwelling Factor		412.00	916.00	1328.00

Dollar amount of the premium increase due to rate increase: **\$0.00**

Dollar amount of the premium increase due to coverage changes: **\$243.00**

Policy Interest:

<u>NAME</u>	<u>ADDRESS</u>	<u>INTEREST TYPE</u>	<u>BILL TO</u>	<u>REFERENCE#</u>
SELECT PORTFOLIO SERVICING INC ISAOA	PO BOX 7277 SPRINGFIELD, OH 45501-7277	MORTGAGEE	YES	0014832265

Heritage Property & Casualty Insurance Company

Homeowners
HPC HO-3 09 13

10. Loss Payment.

We will adjust all losses with you.

We will pay you unless some other person named in the policy is also legally entitled to receive payment.

Loss will be payable:

- a. 20 days after we receive your proof of loss and reach written agreement with you; or
- b. 60 days after we receive your proof of loss; and;
- (1) There is an entry of a final judgment; or
- (2) There is a filing of an appraisal award or mediation settlement with us.
- c. Within 90 days after we receive notice of an initial, reopened, or supplemental property insurance claim from you, where for each initial, reopened, or supplemental property insurance claim, we shall pay or deny such claim or portion of such claim, unless there are circumstances beyond our control which reasonably prevent such payment.

Paragraph c. above does not form the sole basis for a private cause of action against us.

11. Abandonment of Property.

We need not accept any property abandoned by an "insured."

12. Mortgage Clause.

The word "mortgagee" includes trustee and lienholder.

If a mortgagee is named in this policy, any loss payable under Coverage A or B will be paid to the mortgagee and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages.

If we deny your claim, that denial will not apply to a valid claim of the mortgagee, if the mortgagee:

- a. Notifies us of any change in ownership, occupancy or substantial change in risk of which the mortgagee is aware.

This notice includes notifying us of foreclosure or if a foreclosure has been initiated;

- b. Pays any premium due under this policy on demand if you have neglected to pay the premium; and
- c. Submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so. Policy conditions relating to Appraisal, Suit Against Us and Loss Payment apply to the mortgagee.

If we decide to cancel or not to renew this policy, the mortgagee will be notified at least 10 days before the date cancellation or nonrenewal takes effect.

If we pay the mortgagee for any loss and deny payment to you:

- a. We are subrogated to all the rights of the mortgagee granted under the mortgage on the property; or
- b. At our option, we may pay to the mortgagee the whole principal on the mortgage plus any accrued interest. In this event, we will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.

Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

13. No Benefit to Bailee.

We will not recognize any assignment or grant any coverage that benefits a person or organization holding, storing or moving property for a fee regardless of any other provision of this policy.

14. Nuclear Hazard Clause.

- a. "Nuclear Hazard" means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
- b. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the Perils Insured Against in Section I.
- c. This policy does not apply under Section I to loss caused directly or indirectly by nuclear